Massachusetts Division of Insurance Annual Report of Membership in Insured Preferred Provider Plans by Plan Type as of December 31, 2002

	VISION Insured	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	MA
	Preferred Provider Plan Members ¹	Members at	Total 2002													
	By County	End of 2002	Members													
1	(The) Chesapeake Life Insurance Company	2	0	2	0	0	0	0	0	1	0	6	5	0	1	17
2	Columbian Life Insurance Company	53	1	175	4	523	4	1	8	1,601	0	1,219	637	1,094	218	5,538
3	Combined Insurance Company of America	238	21	676	0	987	28	263	52	2,087	26	1,303	707	1,237	709	8,334
4	(The) Guardian Life Insurance Company of America	7	227	0	0	23	0	11	0	2,261	0	293	0	304	135	3,261
5	Massachusetts Vision Service Plan, Inc.	363	266	1,614	28	8,144	0	1,584	608	45,684	132	2,327	1,136	24,068	749	86,703
6	(The) MEGA Life and Health Insurance Company	282	137	639	44	605	85	276	138	993	96	426	438	276	440	4,875
7	Mid-West Life Insurance Company of Tennessee	611	35	253	19	618	31	175	88	657	53	404	437	121	259	3,761
8	ReliaStar Life Insurance Company	1	0	1	0	3	0	0	0	19	0	9	1	16	0	50
	Total VISION Plan Members	1,557	687	3,360	95	10,903	148	2,310	894	53,303	307	5,987	3,361	27,116	2,511	112,539
	2002 Massachusetts Population ²	228,577	133,462	543,434	15,431	735,606	71,721	459,116	153,399	1,474,160	10,416	656,486	485,747	689,925	770,321	6,427,801
	2002 Market Penetration Rate ³	0.7%	0.5%	0.6%	0.6%	1.5%	0.2%	0.5%	0.6%	3.6%	2.9%	0.9%	0.7%	3.9%	0.3%	1.8%

¹ Information reported by carriers offering a VISION insured preferred provider plan, based upon the Massachusetts Division of Insurance's "Guidelines for Reporting Membership & Utilization Statistics - Version 2.1," which instructs carriers to exclude members for whom the carrier did not bear any financial risk.

Page 7 As of September 8, 2003

² 2002 Population Source: Table TCO-EST2002-02-25 Massachusetts County Population Estimates and Population Change: July 1, 2001 to July 1, 2002, Population Division, U.S. Bureau of the Census, April 17, 2003

³ Total VISION insured preferred provider plan members in each county divided by the 2002 population in each county.